

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Heinonen et al.

SERIAL NO.:

ART UNIT:

FILING DATE: Herewith

EXAMINER:

TITLE: A METHOD FOR USING APPLICATIONS IN A MOBILE
STATION, A MOBILE STATION, AND A SYSTEM FOR
EFFECTING PAYMENTS

ATTORNEY

DOCKET NO.: 442-006266-US (C03)

Commissioner of Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT
(37 C.F.R. §1.97(b))

Sir:

The following information is being disclosed to the Patent and Trademark Office as information that may be material to the examination of the above-identified patent application.

Enclosed is a form PTO-1449 listing the art cited in the parent patent application no. 08/597,845 and continuation application nos. 09/074,864 and 09/092,828 . In accordance with 37 C.F.R. 1.98(d) copies of the cited art are not enclosed. These can be obtained from the file of the parent patent application and the continuation applications.

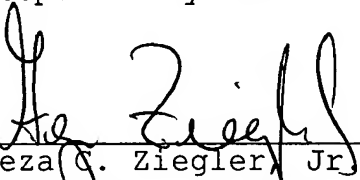
The filing of this Statement is not to be construed as a representation that a search has been made regarding the claimed invention (37 C.F.R. §1.97(g)) or that no other possible material

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information exists. In addition, the filing of this Information Disclosure Statement is not to be construed to be an admission that the information cited in the Statement is, or is considered to be, material to patentability (37 C.F.R. §1.97(h)).

The Commissioner is hereby authorized to charge payment for any fees associated with this communication or credit any over payment to Deposit Account No. 16-1350.

Respectfully submitted,



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1/22/02
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